

Date 5/18/21 Page 1 Primary Account XXXXXXXXXXX7151

4/19/21 thru

*********AUTO**SCH 5-DIGIT 59923 5718 0.9204 AV 0.398 19 1 42

CANDY WILLIAMS 11423 SPOTTED FAWN LN BIGFORK MT 59911-7335

TOTALLY FREE CHECKING

Account Number

Previous Balance



5/18/21

30

Account Title: CANDY WILLIAMS

Add the convenience of receiving tax documents and other account notices electronically. Simply log in to Online Banking and under the eStatements tab select Sign up/Changes. Click on the plus sign next to your account and choose the notices you'd like to receive. It's that easy! Contact your local branch with any questions.

XXXXXXXXXXXX7151

448.41

Number of Enclosures Statement Dates 4/2

Days in the statement period

5 Deposits/Credits 36 Checks/Debits Service Charge Interest Paid Ending Balance	.00 .00 47,598.99	Average Co	llected	38,975.79 38,975.79
Date Description		in Date Orde ithdrawals		Balance
4/19 DBT CRD 1122 04/18/21 77		27.40-	.00	421.01
SP * HAPPY HOUNDS PE 140-64202806 MT Card# 0834		27.40-	.00	421.01
4/23 PRIMARY RESIDEN PAYROL 124000058523790 PPD	L	.00	300.00	721.01
4/30 DDA Regular Deposit		.00	82,641.37	83,362.38
5/03 DBT CRD 1533 05/02/21 71 SQ *CUP O SOUL, LLC Kalispell MT Card# 0834		23.86-	.00	83,338.52
5/03 Transf to SAVINGS Confirmation number	0003 503211404	5,000.00-	.00	78,338.52
5/03 Transf to SAVINGS Confirmation number	0004 503211412	1,000.00-	.00	77,338.52
5/03 Transf to FREE BUS	0001	1,000.00-	.00	76,338.52

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How to Balance Your Account

Reconciling your account statement is an important step to ensure that all transactions are correct and accounted for. Reconciling involves comparing the items in your checkbook which the bank has not processed and those on the bank statement but not recorded in your checkbook. Use the steps below to reconcile your checkbook to the bank statement. Glacier Family of Banks also offers an online checkbook reconciliation on each division's website. Type "checkbook" in the Search option to access it.

- Mark off each item against your checkbook. Those not marked will be outstanding
- Note any bank or other charges or automatic deposits on the statement, not in your checkbook.
- $\label{eq:Filling} \mbox{Fill in the following form to complete reconcilement.}$

charged to your account)						
Check No.	Amount	Check No.	Amount			
·						
Subtotal		Subtotal				

Outstanding Items (ATM/Debit Card withdrawals, checks written but not yet

Checkbook Balance	\$
Add any deposits including automatic deposits not	+
yet entered in your checkbook	+
(be sure to enter them)	+
	+
Subtotal	\$
Subtract Service Charge	
(here and in your checkbook)	•
Subtract any automatic loan payments or other	•
automatic charges not yet entered	-
in your checkbook	-
(be sure to subtract from checkbook)	•
	•
Adjusted Checkbook Balance	\$

Checking Balance (shown on the statement)	\$
Add deposits outstanding not yet credited	+
to your account (include any automatic deposits	+
expected, not yet credited)	+
	+
	+
Subtotal	\$
	•
Subtract Outstanding Items (use the subtotal	•
amount)	•
	•
	-
Adjusted Statement Balance	\$

Adjusted Checkbook Balance and Adjusted Statement Balance Should Agree

Important Information Concerning Your Account

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS ON YOUR CONSUMER ACCOUNT

Telephone us or write us at the phone number and address on the front of this statement as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- 1) Tell us your name and account number (if any)
- 2) Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information
- 3) Tell us the dollar amount of the suspected error

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

HOW FINANCE CHARGES ARE CALCULATED ON OVERDRAFT CHECKING AND LINES OF CREDIT

- A. Finance charges are imposed on principal advances under your line and begin to accrue on the day an advance is posted to your line: THERE IS NO GRACE PERIOD. We figure (a portion of) the finance charge on your account by applying the periodic rate to the "average daily balance" of your account (including current transactions). To get the "daily balance" we take the beginning balance of your account each day, add any new (purchases/advances/loans), and subtract any payments or credits (and unpaid finance charges). This gives us the daily balance. Then, we add up all the daily balances the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance".
- New Balance Calculation

The New Balance shown on the face of this statement is calculated by (1) Starting with the "Beginning Balance" (the New Balance from the previous month's statement) (2) subtracting total payments and (3) adding total advances (including, if applicable, Credit Life premiums, check printing charges, redia23cap agoutable Doc#: 35-37 Filed: 11/15/23 Page 2 of 5

miscellaneous charges outlined in your loan agreement) and (4) adding total Finance Charges.

C. Payments

The minimum periodic payment shown on the front of this statement:

- 1) will, in the case of OVERDRAFT PROTECTION LINE OF CREDIT, be automatically deducted from your checking account at the end of each billing cycle normally thirty (30) days
- 2) must, in the case of LINE OF CREDIT ACCCOUNTS, be delivered or mailed with the coupon section of this statement and check, money order or cash to the bank of account.

Payments shall be applied first to any unpaid Finance Charges and second to the principal balance outstanding.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL

If you think your bill is wrong or if you need more information about a transaction on your bill, write us (on a separate sheet) at the address shown on your bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter give us the following information:

Your name and account number

The dollar amount of suspected error

Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

REPURCHASE AGREEMENT AND FDIC INSURANCE

Customer funds held in a Repurchase Agreement are not a deposit and therefore not insured by the FDIC. Such funds are subject to the terms and limitations of the Sweep Account Master Repurchase Agreement.

TOTALLY FREE	CHECKING	XXXXXXXXXXXX7151	(Continued)
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	Activ	itv in Date Order		
Date				Balance
5/04	Description Confirmation number 503211 DBT CRD 1014 05/04/21 05435749 WWW COSTCO COM 800-955-2292 WA	83.42-	.00	76,255.10
5/04	Card# 0834 FLATHEAD ELECTRI FEC BILL 092970820000615	55.00-	.00	76,200.10
5/05	WEB DBT CRD 1011 05/05/21 09299289 WWW COSTCO COM 800-955-2292 WA Card# 0834	25.99-	.00	76,174.11
5/05	CAPITAL ONE MOBILE PMT 051405510829179 WEB	754.02-	.00	75,420.09
5/05	TARGET CARD SRVC BILL PAY 091000010050464 WEB	864.68-	.00	74,555.41
5/05	CHASE CREDIT CRD EPAY 021000028185022 WEB	1,659.54-	.00	72,895.87
5/05	WELLS FARGO CARD CCPYMT 091000016022389 WEB	2,587.93-	.00	70,307.94
5/05	CHASE CREDIT CRD EPAY 021000028231394 WEB	3,246.28-	.00	67,061.66
5/05	DISCOVER E-PAYMENT 091000015862222 WEB	3,657.56-	.00	63,404.10
5/06	PAYPAL VERIFYBANK 091000011050803 PPD	.00	.03	63,404.13
5/06	PAYPAL VERIFYBANK 091000011050804 PPD	.00	.04	63,404.17
5/06	DBT CRD 1049 05/06/21 47453697 WWW COSTCO COM 800-955-2292 WA Card# 0834	46.99-	.00	63,357.18
5/06	PAYPAL VERIFYBANK 091000011068605 PPD	.07-	.00	63,357.11
5/06	CenturyLink SPEEDPAY 021000026787753	49.00-	.00	63,308.11

TOTALLY FREE CHECKING

XXXXXXXXXXXX7151 (Continued)

		Activi	ty in Date Order		
Date	Description WEB	ACCIVI	Withdrawals	Deposits	Balance
5/06	CenturyLink 02100002679195 WEB	SPEEDPAY 9	49.99-	.00	63,258.12
5/06	COMENITY PAY OH 24207175067296 WEB		307.77-	.00	62,950.35
5/06	COMENITY PAY IL 24207175084382 WEB	WEB PYMT 2	1,519.19-	.00	61,431.16
5/06	PAYPAL 09100001347657 WEB	INST XFER 0	1,638.98-	.00	59,792.18
5/06	PAYPAL 09100001024096 WEB	INST XFER 9	1,878.31-	.00	57,913.87
5/07	PRIMARY RESIDEN 12400005996232 PPD		.00	300.00	58,213.87
5/10	POS DEB 1539 05/08 ROSAUERS #37 KALISPELL M Card# 0834	/21 00293252 Т	174.57-	.00	58,039.30
5/10	DBT CRD 1146 05/10 KRISPY KREME #		8.94-	.00	58,030.36
5/10		PAYMENT 7	20.00-	.00	58,010.36
5/11	DBT CRD 1037 05/11 TACO JOHNS 304 HAVRE M Card# 0834		24.92-	.00	57,985.44
5/11		PAYMENT 4	50.00-	.00	57,935.44
5/11	VENMO 09100001788698 WEB	PAYMENT 8	500.00-	.00	57,435.44
•	VENMO 09100001789016 WEB		500.00-	.00	56,935.44
5/11	VENMO 09100001789054	PAYMENT 5	500.00-	.00	56,435.44

TOTALLY FREE CHECKING		XXX	XXXXXXXXX7151 (Co	ontinued)	
Date	Description WEB	Activ	ity in Date Order Withdrawals	Deposits	Balance
5/11	VENMO	PAYMENT	500.00-	.00	55,935.44
	0910000123990 WEB	72			
5/13	CAPITAL ONE 0514055118224 WEB		14.05-	.00	55,921.39
5/13	R.C. WILLEY HOME	PAYMENT	212.00-	.00	55,709.39
,	0910000115300 WEB				,
5/14	AMEX EPAYMENT		7,999.95-	.00	47,709.44
	0910000172096 WEB				
5/17	DBT CRD 1615 05/1 1 FOR MY NAIL		70.00-	.00	47,639.44
	MIDVALE Card# 0834	UT			
5/18	WELLS FARGO CARD 0910000149206 WEB		40.45-	.00	47,598.99